

EXHIBIT GG

PHH Mortgage Services
P.O.Box 5452
Mt. Laurel , NJ 08054- 5452

PHH
MORTGAGE

July 17 , 2019

000072 01 MB 0.425 **AUTO T2 0 5843 02920-601200 -C01-P00072-I /8 OC



KATHERINE L CAITO
C/O JOHN B. ENNIS
1200 RESERVOIR AVE
CRANSTON, RI 02920-6012

Toll free: 1-877-744-2506

Website: www.MortgageQuestions.com

Loan Number: 7140182929



Changes to Your Mortgage Interest Rate and Payments on August 1 , 2019

Under the terms of your Adjustable-Rate Mortgage (ARM), you had a 1 month period during which your interest rate stayed the same. That period ends on August 1 , 2019, so on that date your interest rate may change. After that, your interest rate and payment may change monthly for the rest of your loan term. Any change in your interest rate may also change your mortgage payment.

| | Current Rate and Monthly payment | New Rate and Monthly payment |
|------------------------------|-------------------------------------|---|
| Interest Rate | 5.01000% | 5.95100% |
| Total Monthly Payment | \$26,670.79 | \$28,671.09 (Due September 1 , 2019) |

Interest Rate: We calculated your interest rate by taking a published "index rate" and adding a certain number of percentage points, called the "margin." Under your loan agreement, your index rate is the 12 MONTH AVG OF 1 YEAR T-BILL MONTHLY AVG and your margin is 3.50000%. The 12 MONTH AVG OF 1 YEAR T-BILL MONTHLY AVG is published MONTHLY in the WEBSITE LOCATED AT WWW.FEDERALRESERVE.GOV/RELEASES/H15.

Rate Limits: Your rate cannot go higher than 9.95000% over the life of the loan. Your rate can increase for this adjustment period by no more than 99.99999% .

New Interest Rate and Monthly Payment: The table above shows your new interest rate and new monthly payment. Your new payment is based on the 12 MONTH AVG OF 1 YEAR T-BILL MONTHLY AVG , your margin, your loan balance of \$3,733,311.20, and your remaining loan term of 203 months.

Prepayment Penalty: None

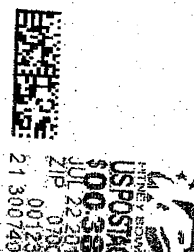
Sincerely,

Special Loans ARM Representative
Extension 10070

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7-23-2019

PRESORTED
FIRST CLASS



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